

Information to identify the case:

Debtor 1	Edward A. Pielin	Social Security number or ITIN	xxx-xx-7292
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Barbara Ann Pielin	Social Security number or ITIN	xxx-xx-1095
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-22972-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward A. Pielin

Barbara Ann Pielin
fka Barbara Ann Bluemling11/28/17**By the court:** Gregory L. Taddonio
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Edward A. Pielin
Barbara Ann Pielin
DebtorsCase No. 12-22972-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 52

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.

db/jdb +Edward A. Pielin, Barbara Ann Pielin, 123 Union Street, Homestead, PA 15120-3007
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 630267, Irving, TX 75063)
 13396631 +AES, 1200 N. 7th Street, Harrisburg, PA 17102-1419
 13421575 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13396633 +Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Des Plaines, IL 60018-4501
 13479577 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
 13396638 +Chase Bank, PO Box 24696, Columbus, OH 43224-0696
 13396642 +Citifinancial Retail Services, 2035 W. 4th St., Tempe, AZ 85281-7206
 13396644 +GLESLI/Goal Financial, PO Box 7860, Madison, WI 53707-7860
 13400300 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13396655 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13396660 +US Department of Education/Direct Loans, PO Box 530260, Atlanta, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 29 2017 01:26:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Nov 29 2017 01:18:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Nov 29 2017 01:18:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13396632 EDI: GMACFS.COM Nov 29 2017 01:18:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 13415935 +EDI: GMACFS.COM Nov 29 2017 01:18:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 13438277 EDI: AIS.COM Nov 29 2017 01:18:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13472885 +EDI: ACCE.COM Nov 29 2017 01:18:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 13396634 +EDI: ARSN.COM Nov 29 2017 01:18:00 Associated Recovery Systems, PO Box 469046,
 Escondido, CA 92046-9046
 13396635 EDI: BANKAMER.COM Nov 29 2017 01:18:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 13396636 +EDI: TSYS2.COM Nov 29 2017 01:18:00 Barclays Bank of Delaware, 125 S. West St.,
 Att. Credit Bureau, Wilmington, DE 19801-5014
 13396637 +E-mail/Text: notices@burt-law.com Nov 29 2017 01:27:07 Burton Neil & Associates,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 13396639 EDI: CITICORP.COM Nov 29 2017 01:18:00 Citi Cards/Citibank, PO Box 183051,
 Columbus, OH 43218-3051
 13396641 EDI: CIAC.COM Nov 29 2017 01:18:00 CitiFinancial, PO Box 6931, The Lakes, NV 88901-6931
 13396640 +EDI: CITICORP.COM Nov 29 2017 01:18:00 Citibank, 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13408693 +EDI: TSYS2.COM Nov 29 2017 01:18:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13446818 +E-mail/Text: kborkley@bernsteinlaw.com Nov 29 2017 01:27:01 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13501751 EDI: ECMC.COM Nov 29 2017 01:18:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13396645 +EDI: GMACFS.COM Nov 29 2017 01:18:00 GMAC, PO Box 380901, Minneapolis, MN 55438-0901
 13396647 +EDI: HFC.COM Nov 29 2017 01:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13396648 EDI: HFC.COM Nov 29 2017 01:18:00 HSBC Retail Services, PO Box 17264,
 Baltimore, MD 21297-1264
 13396649 +EDI: RMSC.COM Nov 29 2017 01:18:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131
 13396650 +EDI: RMSC.COM Nov 29 2017 01:18:00 JC Penney/GEMB, PO Box 981131,
 El Paso, TX 79998-1131
 13437954 EDI: JEFFERSONCAP.COM Nov 29 2017 01:18:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13413545 +EDI: OPHSUBSID.COM Nov 29 2017 01:18:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13396651 +EDI: LTDFINANCIAL.COM Nov 29 2017 01:18:00 LTD Financial Services, LP,
 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 13396652 +EDI: TSYS2.COM Nov 29 2017 01:18:00 Macy's, PO Box 8118, Mason, OH 45040-8118
 13396653 +EDI: MID8.COM Nov 29 2017 01:18:00 Midland Credit Management, PO Box 60578,
 Los Angeles, CA 90060-0578
 13400479 +EDI: MID8.COM Nov 29 2017 01:18:00 Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13537283 EDI: AIS.COM Nov 29 2017 01:18:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Nov 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13466013 EDI: PRA.COM Nov 29 2017 01:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13431631 EDI: RECOVERYCORP.COM Nov 29 2017 01:18:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13402619 EDI: RECOVERYCORP.COM Nov 29 2017 01:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13396656 EDI: RMSC.COM Nov 29 2017 01:18:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
13396657 EDI: SEARS.COM Nov 29 2017 01:18:00 Sears Credit Cards, PO Box 183082,
Columbus, OH 43218-3082
13396658 +E-mail/Text: notices@burt-law.com Nov 29 2017 01:27:07 Trenton A. Farmer, Esquire,
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
13396659 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 29 2017 01:26:57 UPMC Physician Services,
1650 Metropolitan Street, Third Floor - Customer Service, Pittsburgh, PA 15233-2213
13396661 +EDI: VERIZONCOMB.COM Nov 29 2017 01:18:00 Verizon, PO Box 660748, Dallas, TX 75266-0748
13396662 E-mail/Text: BKRMailOps@weltman.com Nov 29 2017 01:26:39 Weltman, Weinberg & Reis,
175 South 3rd St., Ste. 900, Columbus, OH 43215-5166

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A. Successor by Merger to BAC H
cr NATIONSTAR MORTGAGE LLC
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
13396646* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, Processing Center,
Des Moines, IA 50364-0500)
14081912* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, ATTN:Bankruptcy Department,
PO Box 619096, Dallas, TX 75261-9741)
13615932* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
13396643 ###Equable Ascent Financial, LLC, 1120 W. Kake Cook Road, Ste. B, Buffalo Grove, IL 60089-1970
13396654 ###NCO Financial, PO Box 15740, Wilmington, DE 19850-5740

TOTALS: 2, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 28, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Joint Debtor Barbara Ann Pielin bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/ryandrli
c@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com
Brian C. Thompson on behalf of Debtor Edward A. Pielin bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/ryandrli
c@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com
Celine P. DerKrikorian on behalf of Creditor NATIONSTAR MORTGAGE, LLC ecfmaw@mwc-law.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 52

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin T. McQuail on behalf of Creditor Bank of America, N.A. Successor by Merger to BAC Home
Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP ecfmail@mw-law.com
Marisa Myers Cohen on behalf of Creditor Bank of America, N.A. Successor by Merger to BAC
Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP mcohen@mw-law.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Thomas I. Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@goldbecklaw.com,
BKGroup@goldbecklaw.com

TOTAL: 11